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PHLY-25,341

SEP 24 2004

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Jeffry Jovan Philyaw

Serial No.: 09/659,167

Filed: September 11, 2000

Group: 3624

Examiner: Jagdish Patel

For: PERFORMING AN E-COMMERCE TRANSACTION FROM CREDIT CARD  
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9/24/04  
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(Name of Person Mailing Document)

(Signature)

9/24/04  
(Date of Signature)**AMENDMENT**

In response to the Office Action dated March 24, 2004, please amend the above-referenced patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.

AMENDMENT AND RESPONSE  
S/N 09/659,167  
Atty. Dkt. No. PHLY-25,341